



Potential Score Improvement

File#: 3541270
Date: 12/11/2019
Company: LOANREMEDY LLC DBA LOAN REMEDY



Applicant: JOHN HOMEOWNER

Table with 4 columns: Bureau Scores, Experian, TransUnion, Equifax. Row 1: Bureau Scores, 785, 779, 760. Row 2: Potential Score Improvement, 0 more, 0 more, 0 more.

Credit Assure TM

Credit Assure TM looks for opportunities to help a borrower improve their credit score, typically by paying down balances.

CREDIT ASSURE BENEFITS: Alerts you to opportunities you might have overlooked, Helps you approve more applicants, Helps you make better offers and close more loans.

Current scores (called bureau scores) are provided by the credit bureaus. Predicted scores (called potential scores) and score changes (called potential improvements or score improvements) are provided by CreditXpert Inc. ("CXI") and are not bureau or FICO scores or changes.

THE FOREGOING IS NOT INTENDED TO PROVIDE OR IMPLY WARRANTIES OF ANY KIND. CREDITXPRT PRODUCTS ARE PROVIDED ON AN "AS IS" BASIS, AND CREDITXPRT INC. AND ITS DISTRIBUTORS DISCLAIM ANY AND ALL WARRANTIES, EITHER EXPRESS OR IMPLIED, INCLUDING BUT NOT LIMITED TO ANY WARRANTY OF MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE, NON-INFRINGEMENT, SYSTEM INTEGRATION, NON-INTERFERENCE AND/OR ACCURACY OF INFORMATIONAL CONTENT.

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5710 S GREEN STREET, MURRAY, UT 84123
 Phone: 800-275-7398
 Fax: 800-275-7397

MERGED INFILE CREDIT REPORT

FILE #	3541270	FNMA #	DATE COMPLETED	12/20/2019	RQD' BY	NACM ADMIN
SEND TO	LOANREMEDY LLC DBA LOAN REMEDY		DATE ORDERED	12/11/2019		
	CUST. # SL1048UT		REPOSITORIES	XP/TU/EF	PRPD' BY	
	4568 S HIGHLAND DR STE 290		PRICE	\$44.00	LOAN TYPE	
	SALT LAKE CITY, UT 84117		REF. #			

PROPERTY ADDRESS

APPLICANT		CO-APPLICANT	
APPLICANT	HOMEOWNER, JOHN	CO-APPLICANT	
SOC SEC #	999-40-5000 DOB	SOC SEC #	DOB
MARITAL STATUS		DEPENDENTS	
CURRENT ADDRESS	175 13TH ST, WASHINGTON, DC 20013	LENGTH	
PREVIOUS ADDRESS		LENGTH	

SOURCE OF INFORMATION

- EXPERIAN - PULLED ON: 12/11/19
 NAME: JOHN HOMEOWNER 999405000 DOB: 05/01/60
 SSN: 999405000
- TRANSUNION - PULLED ON: 12/11/19 - INFILE DATE: 04/01/91
 NAME: JOHN HOMEOWNER
 NAME: DOB: 05/01/60
 SSN: 999405000
- EQUIFAX - PULLED ON: 12/11/19 - INFILE DATE: 05/28/89
 NAME: JOHN HOMEOWNER DOB: 05/01/60
 SSN: 999405000

SCORE MODELS

**BORROWER'S MIDDLE SCORE -
 SCORE: 779**

EXPERIAN/FAIR, ISAAC (VER. 2) - JOHN HOMEOWNER - 999405000
 SCORE: **785**
 38 - SERIOUS DELINQUENCY AND PUBLIC RECORD OR COLLECTION FILED
 13 - TIME SINCE DELINQUENCY IS TOO RECENT OR UNKNOWN
 18 - NUMBER OF ACCOUNTS WITH DELINQUENCY
 20 - TIME SINCE DEROGATORY PUBLIC RECORD OR COLLECTION IS TOO SHORT

TRANSUNION/FICO CLASSIC (04) - JOHN HOMEOWNER - 999405000
 SCORE: **779**

EQUIFAX/FICO CLASSIC V5 FACTA - JOHN HOMEOWNER - 999405000
 SCORE: **760**
 00040 - DEROGATORY PUBLIC RECORD OR COLLECTION FILED
 00014 - LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED
 00010 - PROPORTION OF BALANCES TO CREDIT LIMITS IS TOO HIGH ON BANK REVOLVING OR OTHER REVOLVING ACCOUNTS
 00008 - TOO MANY INQUIRIES LAST 12 MONTHS

PUBLIC RECORDS

*** NONE ***

[Request New Tradeline](#)

[Display Trended Data](#)

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APPLICANT	HOMEOWNER, JOHN			CO-APPLICANT			
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MARITAL STATUS				DEPENDENTS			

TRADELINES

	Opened	Reported	Hi. Credit	Credit Limit	Reviewed	30-59	60-89	90+	Past Due	Payment	Balance
TOYOTA CREDIT 3210989098 UPDATED	10/01/17	201912VU	\$24371	\$24371	25 mos	0	0	0	-0-	060 X 500	\$15838
	DLA 11/01/19	ECOAB	Source (B) XP/TU/EF	Auto	I1 AS AGREED						
	SHOW PAID										
CHASE 58652333	10/01/16	11/01/19	\$12547	\$12547	37 mos	0	0	0	-0-	060 X 257	\$5000
	DLA 11/01/19	ECOAB	Source (B) XP/TU/EF	Installment	I1 AS AGREED						
	INSTALLMENT LOAN										
SALLIE MAE 950254520 UPDATED	02/01/10	11/01/19	\$5000	\$5000	99 mos	0	0	0	-0-	180 X 450	\$5000
	DLA 11/01/19	ECOAB	Source (B) XP/TU/EF	Education	I1 AS AGREED						
	INSTALLMENT LOAN										
SALLIE MAE 950752340	02/01/11	11/01/19	\$2500	\$2500	99 mos	0	0	0	-0-	180 X 25	\$1100
	DLA 11/01/19	ECOAB	Source (B) XP/TU/EF	Education	I1 AS AGREED						
	INSTALLMENT LOAN										
UNIVERSAL VISA 601178**** UPDATED	09/01/06	201912VU	\$10000	\$10000	99 mos	0	0	0	-0-	25	\$950
	DLA 11/01/19	ECOAJ	Source (B) XP/TU/EF	Revolving	R1 AS AGREED						

INQUIRIES (LAST 120 DAYS)

*** NONE ***

ALERT

- 1 - JOHN HOMEOWNER EXPERIAN OFAC NAME MATCHING SERVICE: NO MATCH FOUND UNLESS OTHERWISE INDICATED
- 3 - SSN AFFIRM: INQUIRY SSN IS ASSOCIATED WITH THE CONSUMER (THE SOCIAL SECURITY NUMBER PROVIDED IN THE INQUIRY MATCHES TO THE REQUESTED CONSUMER)
- 3 - EQUIFAX OFAC ALERT: NOTHING TO REPORT - JOHN HOMEOWNER - 999405000 NO MATCH FOUND IN CDC'S OFAC DATABASE.

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APPLICANT	HOMEOWNER, JOHN		CO-APPLICANT		
SOC SEC #	999-40-5000	DOB	SOC SEC #		DOB
MARITAL STATUS			DEPENDENTS		

ALIAS VARIATIONS

NAME: JOHN HOMEOWNER 999405000 DOB: 05/01/60
 NAME: JOHN HOMEOWNER
 NAME: DOB: 05/01/60
 NAME: JOHN HOMEOWNER DOB: 05/01/60

SSN VARIATIONS

SSN: 999405000
 SSN: 999405000
 SSN: 999405000

ADDRESS VARIATIONS (LAST 24 MONTHS)

ADDRESS: 175 13TH STREET, ANTHILL, MO 65488-0001 - REPORTED 04/16 - 11/19
 ADDRESS: 175 13TH STREET, WASHINGTON, DC 20013

EMPLOYMENT VARIATIONS

EMPLOYER: EMPLOYER X//
 EMPLOYER: EMPLOYER X/PROFESSIONAL/
 EMPLOYER: EMPLOYER X/PROFESSIONAL/

TRADE SUMMARY

	#	BALANCE	HIGH CREDIT	PAYMENTS	PAST DUE
MORTGAGE	0	0	0	0	0
AUTO	1	15838	24371	500	0
EDUCATION	2	6100	7500	475	0
OTHER INSTALLMENT	1	5000	12547	257	0
OPEN	0	0	0	0	0
REVOLVING	1	950	10000	25	0
OTHER	0	0	0	0	0
TOTAL	5	27888	54418	1257	0

SECURED DEBT	15838	OLDEST TRADELINE	09/06
UNSECURED DEBT	12050	REVOLVING CREDIT UTILIZATION	10%
		TOTAL DEBT/HIGH CREDIT	51%

DEROGATORY SUMMARY

CHARGE OFFS:	0	30 DAYS:	0	INQUIRIES:	0
COLLECTIONS:	0	60 DAYS:	0	MOST RECENT LATE:	--/--
BANKRUPTCY:	0	90 DAYS:	0	DISPUTES:	0
PUBLIC RECORDS:	0	OTHER:	0		

CREDITORS

*** NONE ***

MISCELLANEOUS INFORMATION

- Instant View Password: CL-0B9740

- To verify the authenticity of this credit report, please visit <https://cic.meridianlink.com> and click on the Instant View link. Enter Identifier #

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APPLICANT	HOMEOWNER, JOHN		CO-APPLICANT		
SOC SEC #	999-40-5000	DOB	SOC SEC #		DOB
MARITAL STATUS			DEPENDENTS		

MISCELLANEOUS INFORMATION

3541270 and password CL-0B9740 to view the report. For any inquiries regarding this report or services provided by CIC WEST please contact us at 800-275-7398.

DISCLAIMER

-
An asterisk (*) following the payment amount indicates the repositories have no payment data and that the amount was automatically calculated as a percentage of the account balance.

-
This is a report containing information supplied by the repositories listed above. The merge process is automated and the report may include some duplications and/or omissions. Inquiries regarding any disputed items should be directed to the creditor reporting the item, or to the appropriate repository service center(s) listed below.

EXPERIAN	TRANSUNION	EQUIFAX
PO BOX 2002	PO BOX 2000	PO BOX 740241
ALLEN, TX 75013	CHESTER, PA 19016	ATLANTA, GA 30374
888-397-3742	800-916-8800	800-685-1111
www.experian.com/reportaccess	transunion.com/myoptions	www.equifax.com/fcra

*** END OF REPORT 12/20/2019 5:05:04 PM ***

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RETURN SERVICE REQUESTED

JOHN HOMEOWNER
 175 13TH ST
 WASHINGTON, DC 20013

Your Credit Score and the Price You Pay for Credit

Your Credit Score	
Your credit score	<p>785 Source: EXPERIAN</p> <p style="text-align: right;">Model: EXPERIAN/FAIR, ISAAC (VER. 2) Date: 12/11/19</p>
Understanding Your Credit Score	
What you should know about credit scores	<p>Your credit score is a number that reflects the information in your credit report.</p> <p>Your credit report is a record of your credit history. It includes information about whether you pay your bills on time and how much you owe to creditors.</p> <p>Your credit score can change, depending on how your credit history changes.</p>
How we use your credit score	Your credit score can affect whether you can get a loan and how much you will have to pay for that loan.
The range of scores	<p>Scores range from a low of 300 to a high of 850.</p> <p>Generally, the higher your score, the more likely you are to be offered better credit terms.</p>
How your score compares to the scores of other consumers	Your credit score ranks higher than 71 percent of U.S. consumers.
Key factors that adversely affected your credit score	<ul style="list-style-type: none"> • SERIOUS DELINQUENCY AND PUBLIC RECORD OR COLLECTION FILED • TIME SINCE DELINQUENCY IS TOO RECENT OR UNKNOWN • NUMBER OF ACCOUNTS WITH DELINQUENCY • TIME SINCE DEROGATORY PUBLIC RECORD OR COLLECTION IS TOO SHORT
Checking Your Credit Report	
What if there are mistakes in your credit report?	<p>You have a right to dispute any inaccurate information in your credit report. If you find mistakes on your credit report, contact the consumer reporting agency.</p> <p>It is a good idea to check your credit report to make sure the information it contains is accurate.</p> <p>CIC WEST 5710 S GREEN STREET MURRAY, UT 84123 800-275-7398</p>
How can you obtain a copy of your credit report?	<p>Under federal law, you have the right to obtain a free copy of your credit report from each of the nationwide consumer reporting agencies once a year.</p> <p>To order your free annual credit report:</p> <p><i>By telephone:</i> Call toll-free: 1-877-322-8228 <i>On the web:</i> Visit www.annualcreditreport.com <i>By mail:</i> Mail your completed Annual Credit Report Request Form (which you can obtain from the Federal Trade Commission's web site at http://www.ftc.gov/bcp/online/include/requestformfinal.pdf) to:</p> <p style="text-align: center;">Annual Credit Report Request Service P.O. Box 105281 Atlanta, GA 30348-5281</p>
How can you get more information?	For more information about credit reports and your rights under Federal law, visit the Consumer Financial Protection Bureau's web site at www.consumerfinance.gov/learnmore .

Notice to the Home Loan Applicant

In connection with your application for a home loan, the lender must disclose to you the score that a consumer reporting agency distributed to users and the lender used in connection with your home loan, and the key factors affecting your credit scores.

The credit score is a computer generated summary calculated at the time of the request and based on information that a consumer reporting agency or lender has on file. The scores are based on data about your credit history and payment patterns. Credit scores are important because they are used to assist the lender in determining whether you will obtain a loan. They may also be used to determine what interest rate you may be offered on the mortgage. Credit scores can change over time, depending on your conduct, how your credit history and payment patterns change, and how credit scoring technologies change.

Because the score is based on information in your credit history, it is very important that you review the credit-related information that is being furnished to make sure it is accurate. Credit records may vary from one company to another.

If you have questions about your credit score or the credit information that is furnished to you, contact the consumer reporting agency at the address and telephone number provided with this notice, or contact the lender, if the lender developed or generated the credit score. The consumer reporting agency plays no part in the decision to take any action on the loan application and is unable to provide you with specific reasons for the decision on a loan application.

If you have questions concerning the terms of the loan, contact the lender.

Signature _____

Date _____

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 175 13TH ST
 WASHINGTON, DC 20013

Your Credit Score and the Price You Pay for Credit

Your Credit Score	
Your credit score	<p>779 Source: TRANS UNION</p> <p style="text-align: right;">Model: TRANSUNION/FICO CLASSIC (04) Date: 12/11/19</p>
Understanding Your Credit Score	
What you should know about credit scores	<p>Your credit score is a number that reflects the information in your credit report.</p> <p>Your credit report is a record of your credit history. It includes information about whether you pay your bills on time and how much you owe to creditors.</p> <p>Your credit score can change, depending on how your credit history changes.</p>
How we use your credit score	Your credit score can affect whether you can get a loan and how much you will have to pay for that loan.
The range of scores	<p>Scores range from a low of 309 to a high of 839.</p> <p>Generally, the higher your score, the more likely you are to be offered better credit terms.</p>
How your score compares to the scores of other consumers	Your credit score ranks higher than 71 percent of U.S. consumers.
Key factors that adversely affected your credit score	
Checking Your Credit Report	
What if there are mistakes in your credit report?	<p>You have a right to dispute any inaccurate information in your credit report. If you find mistakes on your credit report, contact the consumer reporting agency.</p> <p>It is a good idea to check your credit report to make sure the information it contains is accurate.</p> <p>CIC WEST 5710 S GREEN STREET MURRAY, UT 84123 800-275-7398</p>
How can you obtain a copy of your credit report?	<p>Under federal law, you have the right to obtain a free copy of your credit report from each of the nationwide consumer reporting agencies once a year.</p> <p>To order your free annual credit report:</p> <p><i>By telephone:</i> Call toll-free: 1-877-322-8228 <i>On the web:</i> Visit www.annualcreditreport.com <i>By mail:</i> Mail your completed Annual Credit Report Request Form (which you can obtain from the Federal Trade Commission's web site at http://www.ftc.gov/bcp/online/include/requestformfinal.pdf) to:</p> <p style="text-align: center;">Annual Credit Report Request Service P.O. Box 105281 Atlanta, GA 30348-5281</p>
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Your credit score	760 Source: EQUIFAX Model: EQUIFAX/FICO CLASSIC V5 FACTA Date: 12/11/19

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How we use your credit score	Your credit score can affect whether you can get a loan and how much you will have to pay for that loan.
The range of scores	<p>Scores range from a low of 334 to a high of 818.</p> <p>Generally, the higher your score, the more likely you are to be offered better credit terms.</p>
How your score compares to the scores of other consumers	Your credit score ranks higher than 62 percent of U.S. consumers.
Key factors that adversely affected your credit score	<ul style="list-style-type: none"> • DEROGATORY PUBLIC RECORD OR COLLECTION FILED • LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED • PROPORTION OF BALANCES TO CREDIT LIMITS IS TOO HIGH ON BANK REVOLVING OR OTHER REVOLVING ACCOUNTS • TOO MANY INQUIRIES LAST 12 MONTHS

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